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## **Consumer Advisory: Holiday Shopping Tips for Arizona Consumers**

(Phoenix, Ariz. – Nov. 21, 2007) With the holiday shopping season about to begin, Attorney General Terry Goddard today provided tips to Arizona consumers when making purchases online, in stores or purchasing gift cards. Here are some useful tips:

### **Online Shopping**

- Shop with reputable companies. Make sure the seller lists an address or toll-free number to call in case you have a problem.
- Be sure purchases are refundable. Get details on shipping and handling fees, refund and return policies, and complaint procedures.
- Print out and keep records of your purchase.
- If you order gifts over the Internet, by mail or phone, you have certain protections. Federal law requires the seller to ship your purchase within 30 days, unless the offer or advertisement specifies a later date. If there is a delay, the seller must notify you, give you a chance to cancel your order and send a full refund if you choose to cancel.
- Use only "secure" Web sites. A secure connection has an address that begins with "https" and has a small padlock at the bottom of the page.
- Pay by credit card in case you need to dispute the bill or withhold payment. .

### **Accurate Pricing and Restocking Fees**

- When checking out, watch the cash register display to be sure the scanned price matches the posted price. Studies have shown that scanners sometimes ring up wrong prices.
- Check your receipt for accuracy before leaving the store.
- Bring ads with you to the stores to be sure prices charged match advertised prices.
- Ask for a refund if you have been overcharged.
- If you have pricing questions, ask to see the store's pricing error policy. Retailers are required to have it available in writing.

Some stores will charge you a percentage of the price for "restocking" an item that you return for refund or credit. These fees most often apply to larger purchases such as furniture, electronic equipment or appliances. Consumers should:

- Before making a purchase, ask if the store charges a restocking fee (and if so, how much).
- If a business charges a restocking fee, it is supposed to disclose the fee in print advertising and promotional material. Businesses also are required to post a notice disclosing the fee and how consumers can obtain the full restocking fee policy. The notice should be clearly visible to consumers before purchases are made.

- Shop around. Some stores don't charge a restocking fee.
- If a restocking fee is charged when you return an item, ask to see the restocking policy in writing.

## **Gift Cards**

Gift cards are again expected to be popular presents this holiday season. Under Arizona law, any gift card subject to an expiration date or fee must have a printed disclosure visible to the consumer before purchase. Paper gift certificates must disclose the terms on the face of the certificate; plastic gift cards do not. The terms for a plastic gift card must be disclosed either on accompanying printed materials or on a sign at the point of purchase.

Retailers selling gift cards over the Internet must disclose any fees or expiration dates to consumers before purchase. Sales representatives helping consumers purchase gift cards over the phone must disclose any fees or expiration dates before purchase. If you buy a gift card in person, you need to look for the terms in writing or ask a sales representative what they are.

Here are some things to remember when purchasing gift cards:

- Service fees: Some stores charge a fee to purchase the card.
- Expiration dates: Some cards expire a year or less after purchase.
- Dormancy fees: These fees typically kick in if the card is not used within a set time period – usually between six months and a year. The fee can be as high as \$2 per month and will accrue until the value of the card is exhausted.
- Balance/maintenance fee: Like the dormancy fee, this charge applies if the card is used but not exhausted. Typically, the charges kick in every month after a set time when the balance is not used, deducting a low percentage of the remaining balance each month.
- Cash back limits: If the card is used for merchandise valued at less than the certificate's value, there may be no way to get cash back.
- Where cards may be used: If the gift card is store-specific, remember to ask if it can be used at other locations or for online purchases.

If you believe you have been a victim of fraud, please contact the Attorney General's Office in Phoenix at 602.542.5763; in Tucson at 520.628.6504; or outside the Phoenix and Tucson metro areas at 1.800.352.8431. To file a complaint in person, the Attorney General's Office has 36 satellite offices throughout the state with volunteers available to help. Locations and hours of operation are posted on the Attorney General's Web site. Consumers can also file complaints online by visiting the Web site at [www.azag.gov](http://www.azag.gov).

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